Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 1 of 67

Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Jenny	
	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's	Altoro	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names you	First roses	First some
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or	Middle Harne	Wilddie Hairie
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits		
of your Social	XXX - XX- 4078	XXX - XX-
Security number or federal Individual	OR	OR
Taxpayer	9 xx - xx-	9 xx - xx-
Identification number	3 AA - AA-	
(ITIN)		

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 2 of 67

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
I have not used any business names or EINs.	I have not used any business names or EINs.
Business name	Business name
Business name	Business name
EIN	EIN
EIN	EIN
	If Debtor 2 lives at a different address:
14735 Homan Ave Apt 105 Number Street	Number Street
Midlothian Illinois 60445 City State Zip Code	City State Zip Code
Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
Number Street	Number Street
City State Zip Code	City State Zip Code
Check one: ✓ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. ☐ I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	Business name EIN 14735 Homan Ave Apt 105 Number Street Midlothian Illinois 60445 City State Zip Code Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street City State Zip Code Check one: Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 3 of 67

De	ebtor 1 Jenny			Case number (if know	wn)
	First Name	Middle Name	Last Name		
Pa	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description Bankruptcy (Form B2010)). Also, so the Chapter 7 Chapter 11 Chapter 12 Chapter 13			
8.	How you will pay the fee	more details about how you cashier's check, or money of may pay with a credit card of a line of the control of	u may pay. Typically, if your driver If your attorney is or check with a pre-printer stallments. If you choose ing Fee in Installments (Ovaived (You may request red to, waive your fee, and applies to your family size u must fill out the Application.	ou are paying the submitting your ed address. ethis option, sign official Form 103/this option only d may do so only ze and you are u	the clerk's office in your local court for a fee yourself, you may pay with cash, a payment on your behalf, your attorney on and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a y if your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
9.	Have you filed for bankruptcy within the last 8 years?	Yes. District District District	When When When	MM / DD / YYYY MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	No. Go to line 12.	tatement About an Eviction		you want to stay in your residence? t You (Form 101A) and file it with

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 4 of 67

Altoro Debtor 1 Jenny __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have **V** No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 5 of 67

Debtor 1 Jenny Altoro Case number (if known)
First Name Middle Name Last Name

Part 5: Exp	lain Your Effo	rts to Receive a Brie	fing About Credit Counseling				
		About Debtor 1:		About Deb	otor 2 (Sp	oouse Only in a Joint Cas	e):
15. Tell the o	court	You must check one:		You must cl	heck one:		
whether received about cr counseli	edit	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counse filed thi	ling ager is bankru	ing from an approved cred ncy within the 180 days bein ptcy petition, and I receive apletion.	fore I
	equires that ve a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payme veloped with the agency.	nt plan,
about cre counselin file for ba You mus	edit ng before you ankruptcy. t truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counse filed thi	ling ager is bankru	ing from an approved creating within the 180 days being the petition, but I do not appletion.	fore I
you cann	e of the choices. If ot do so, you igible to file.		er you file this bankruptcy petition, opy of the certificate and payment		ST file a c	er you file this bankruptcy pe opy of the certificate and pay	
If you file court car case, you	anyway, the dismiss your will lose filing fee you	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an obtain t made n	n approve those sen ny reques 30-day te	ked for credit counseling sed agency, but was unable vices during the 7 days after, and exigent circumstancemporary waiver of the	to ter I
creditors	can begin n activities	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requirer efforts y unable t	ment, atta ou made to obtain i	ay temporary waiver of the ch a separate sheet explainir to obtain the briefing, why yo t before you filed for bankrup umstances required you to file	u were otcy, and
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with you		e dismissed if the court is diss for not receiving a briefing b ruptcy.	
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive must file with a co	a briefing a certification	fied with your reasons, you n within 30 days after you file. ate from the approved agend payment plan you develope o, your case may be dismisse	You cy, along ed, if any.
			he 30-day deadline is granted only mited to a maximum of 15 days.			he 30-day deadline is grante mited to a maximum of 15 da	
		I am not required counseling beca	d to receive a briefing about credit ause of:		t require	d to receive a briefing abou ause of:	ıt credit
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Inca	apacity.	I have a mental illness or a deficiency that makes me incapable of realizing or ma rational decisions about fina	aking
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disa	ability.	My physical disability cause be unable to participate in briefing in person, by phon- through the internet, even a reasonably tried to do so.	a e, or
		Active duty.	I am currently on active military duty in a military combat zone.	Acti	ive duty.	I am currently on active mili duty in a military combat zo	
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about ci	redit cour	are not required to receive a seling, you must file a motion ounseling with the court.	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Mair Document Page 6 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Jenny Altoro Signature of Debtor 1 Signature of Debtor 2 Executed on _ 1/16/2017 Executed on MM / DD / YYYY MM / DD / YYYY

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 7 of 67

Debtor 1 Jenny		Altoro	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12	2, or 13 of title 11, Unite	nave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. §	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the	information in the sched	lules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Jason Diaz		Date	1/16/2017
	Signature of Attorney f	or Debtor		M / DD / YYYY
	Ç			
	Jason Diaz			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nnu o		
	Street	ilue		
	Clioot			
	Chicago		Illinois	60643
	City		State	Zip Code
	-			•
	Contact phone	3129130625	Email address	jdiaz@semradlaw.com
			Illinois	
	Bar number		State	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 8 of 67

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Jenny		Altoro
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	* 0.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$7,625.00
1c. Copy line 63, Total of all property on Schedule A/B	\$7,625.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$10,575.00
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	
. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$27,744.00
Your total liabilities	\$38,319.00
Part 3: Summarize Your Income and Expenses	
. Schedule I: Your Income (Official Form 106I)	
Copy your combined monthly income from line 12 of <i>Schedule I</i>	\$2,314.66

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 9 of 67

Altoro Debtor 1 Jenny _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$3,988.36 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 10 of 67

Fill in this	information to identify your	case:					
Debtor 1	Jenny			Altoro			
Debtor 2	First Name	Middle Na	me	Last Name			
(Spouse, if fil	ing) First Name	Middle Na	me	Last Name			
United Sta	ates Bankruptcy Court for the	Northern	Distr	rict of Illinois			
Case num (If known)	ber			(State)			
Officia	I Form 106A/B				_		Check if this is an amended filing
Sched	dule A/B: Prop	erty					12/1
category v responsibl write your	where you think it fits best. e for supplying correct info name and case number (if	Be as complete an ormation. If more sp known). Answer eve	d accurate as ace is needed ery question.	ly once. If an asset fits in m s possible. If two married pe d, attach a separate sheet t Real Estate You Own or	eople are to this fo	e filing together, both a rm. On the top of any a	are equally
			-	ce, building, land, or similar			
✓	No. Go to Part 2						
	Yes. Where is the property?						
1.1	Street address, if available, o	r other description	Single-fan	property? Check all that apply nily home multi-unit building	'.	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
			Condomir	nium or cooperative ured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investmer Timeshare Other	nt property		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			one. Debtor 1 of Debtor 2 of Debtor 1 of	•	eck	Check if this is co (see instructions)	ommunity property
				ation you wish to add about	t this ite	m, such as local	
If you	own or have more than one,	list here:		property? Check all that apply	'.		claims or exemptions. Put ured claims on <i>Schedule D</i> :
	Street address, if available, o	r other description	Duplex or Condomir Manufacti	multi-unit building nium or cooperative ured or mobile home		Current value of the entire property?	Current value of the portion you own?
	Number Street City State	Zip Code	Land Investmer Timeshare Other	nt property		Describe the nature of interest (such as fee sthe entireties, or a life	simple, tenancy by
			one. Debtor 1 of Debtor 2 of Debtor 1 and Debtor Inform	•		(see instructions)	ommunity property

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 11 of 67

Debtor 1	Jenny First Name	Middle Name	Altoro Last Name	Case number	(if known)	
1.3	et address, if available, or ot	v	What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur	nber Street State	Zip Code	Land Investment property Timeshare Other	_	Describe the nature of interest (such as fee s the entireties, or a life	imple, tenancy by
		[] [] [] []	Who has an interest in the property Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and and Other information you wish to add a	other	Check if this is co (see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. Wr	rtion you own for a ite that number he	all of your entries from Part 1, incluere.	ding any entries	s for pages	
	Describe Your Vehicle		in any vehicles, whether they are	registered or no	t? Include any vehicles	
you own t	hat someone else drives. If y ans, trucks, tractors, sport ut	ou lease a vehicle, a	also report it on Schedule G: Executor			
3.1	Model: Year:	Toyota Camry 2005	Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information:	140000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community		Current value of the entire property? \$2800.00	Current value of the portion you own? \$2800.00
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community instructions)		Current value of the entire property?	Current value of the portion you own?

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 12 of 67

3.3 Make Who has an interest in the property? Check one. Do not deduct secured claims or exert the amount of any secured claims or exert the amount of	ebtor 1			Altoro	Case numbe	er (if known)	
Model: Year: Approximate mileage: Other information: Other information		First Name	Middle Name	Last Name			
Approximate mileage: Debtor 2 only Debtor 2 only Debtor 2 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 and Debtor 3 only Debtor 4 only Debtor 5 only Debtor 5 only Debtor 6 only Debtor 6 only Debtor 7 only Debtor 8 only Debtor 9 only Debtor 1 o	3.3	Model:			property? Check	the amount of any secu	red claims on <i>Schedule</i> i
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Model: Year: Approximate mileage: Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions) Debtor 1 only At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Debtor 1 and Debtor 2 only Current value of the entire property? Debtor 1 only At least one of the debtors and another Check if this is community property (see Who has an interest in the property? Check one. Do not deduct secured claims or exert the amount of any secured claims or exert the entire property? Debtor 1 only Current value of the entire property? Debtor 2 only Other information: Debtor 1 only At least one of the debtors and another Check if this is community property (see				Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Check if this is community property (see instructions) At least one of the debtors and another Check if this is community property (see instructions) Other information:		Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
Check if this is community property (see instructions) Check if this is community property (see instructions)		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
Instructions Inst				At least one of the debto	rs and another		
Model: Year: Debtor 1 only Current value of the entire property? Dottor 1 only Current value of the entire property? Dottor 1 only Debtor 2 only Debtor 3 only Debtor 4 onle. Debtor 4 onle. Debtor 5 only Debtor 5 only Debtor 6 onle. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 3 onle only Debtor 4 onle only Debtor 5 only Debtor 1 only De					nity property (see		
Year:	3.4	Make		Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. Pu
Approximate mileage: Other information: Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1 Make Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Other information: Debtor 1 and Debtor 2 only Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Do not deduct secured claims or exert the amount of any secured claims or exert the amount of any secured claims on Creditors Who Have Claims Secured. Current value of the entire property? Do not deduct secured claims or exert the amount of any secured claims or		Model:		one.			
Other information: Debtor 1 and Debtor 2 only Current value of the entire property? Debtor 1 and Debtor 2 only				Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
At least one of the debtors and another Check if this is community property (see instructions) Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No Yes 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Approximate mileage: Debtor 2 only Other information: Debtor 1 only Debtor 2 only Other information: Debtor 2 only At least one of the debtors and another Current value of the crediting secured claims or exert the amount of any secured claims or exert the amount of an		Approximate mileage:		Debtor 2 only			Current value of the
Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ✓ No Yes 4.1 Make Model: Year: Approximate mileage: Other information: Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Who has an interest in the property? Check one. Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Current value of the entire property? Debtor 1 only Current value of the amount of any secured claims or exert the amount of any s		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
Instructions Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No			At lea	At least one of the debto	rs and another		
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories No					nity property (see		
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Debtor 1 only Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exert the amount of any secured claims or exert the amount of any secured claims on Creditors Who Have Claims Claims on Creditors Who	4.1			Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. P
Approximate mileage: Other information: Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exert the amount of any secured claims on Creditors Who Have Claims Secured on Creditors Who Have Claims Secured on Community Property? Other information: At least one of the debtors and another Check if this is community property (see					property: emean	the amount of any secu	red claims on Schedule
Other information: Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only Current value of the entire property? Do not deduct secured claims or exert the amount of any secured claims on Creditors Who Have Claims Secured on Current value of the entire property?				Debtor 1 only		Creditors Who Have Cla	ims Secured by Property
At least one of the debtors and another Check if this is community property (see instructions)		Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
4.2 Make		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
4.2 Make Model: Year: Approximate mileage: Other information: Mho has an interest in the property? Check one. Do not deduct secured claims or exert the amount of any secured claims or exert the amount of any secured claims on Creditors Who Have Claims Secured Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see				At least one of the debto	rs and another		
Model: Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this is community property (see					nity property (see		
Year: Approximate mileage: Other information: Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Creditors Who Have Claims Secured at Current value of the entire property? Current value of the entire property? Portion your Current value of the entire property? Other information: Check if this is community property (see	4.2	Make		Who has an interest in the	property? Check	Do not deduct secured	claims or exemptions. P
Approximate mileage: Other information: Debtor 2 only Debtor 2 only Debtor 2 only At least one of the debtors and another Current value of the entire property? portion you Current value of the entire property?		Model:		one.			
Other information: Debtor 2 only Debtor 2 only At least one of the debtors and another Current value of the entire property? Portion you Check if this is community property (see				Debtor 1 only		Creditors Who Have Cla	nims Secured by Property
At least one of the debtors and another Check if this is community property (see		Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
Check if this is community property (see		Other information:		Debtor 1 and Debtor 2 or	nly	entire property?	portion you own?
				At least one of the debto	rs and another		
					nity property (see		
5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages \$2800.00	5. Add	the dollar value of the po	rtion you own for all	•	including any entrie	s for pages	800.00

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 13 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$400.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell Phone/Computer \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections, other collections, memorabilia, collectibles Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$300.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 2 rings, earrings, watch \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1500.00 for Part 3. Write that number here

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 14 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. **Cash** Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Southwest CU \$30.00 17.1. Checking account: \$10.00 17.2. Checking account: Chase Bank 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No % of ownership: Name of entity Yes. Give specific information about

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 15 of 67

Debt	tor 1 Jenny		Altoro	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer assuer name:	checks, promissory no	otes, and money orders.	
0.4	Bullioned				
21.	Retirement or pension Examples: Interests in I		thrift savings account	s, or other pension or profit-sharing plans	
		10 t, El 110 t, Neogh, 40 (10), 400(8)	, tillit savings account	o, or other perision or profit straining plans	
	No No	Type of account:	Institution name:		
	Yes. List each account	401(k) or similar plan:			
	separately.				-
		Pension plan:	-		
		IRA:	-		
		Retirement account:			
		Keogh:	-		
		Additional account:			
		Additional account:			-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:	_		
		Water:	-		
		Rented furniture:			
		Other:			
23.	Annuities (A contract for	or a periodic payment of money to	vou. either for life or fo	or a number of years)	
	✓ No		,		
	Yes	Issuer name and description:			
	_				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 16 of 67

Debt	tor 1 Jenny		Case number (if known)	
24.	Interests in an education IRA, in an ad	count in a qualified ABLE program, or under a	qualified state tuition program.	
	26 U.S.C. §§ 530(b)(1), 529A(b), and 52 No Institution name and description Yes	e(b)(1). ription. Separately file the records of any interests.1	1 U.S.C. § 521(c):	
	-			
25.	Trusts, equitable or future interests in exercisable for your benefit	property (other than anything listed in line 1),	and rights or powers	
	No Yes. Describe			
26.	Examples: Internet domain names, webs	e secrets, and other intellectual property ites, proceeds from royalties and licensing agreeme	ents	
	✓ No Yes. Describe			
27.	- No	al intangibles enses, cooperative association holdings, liquor licen	ises, professional licenses	
	✓ No ☐ Yes. Describe			
Moi	ney or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you			
	No Yes. Give specific information	Earned Income Credit 2016 Anticipated	Federal:	\$3285.00
	about them, including whether you already filed the returns	Anticipated 2016 Tax Refund		<u>·</u>
	and the tax years		State:	\$0.00
29	Family support		Local:	\$0.00
20.		, spousal support, child support, maintenance, dive	orce settlement, property settlemen	t
	Yes. Give specific information		Alimony:	\$0.00
	Tes. Give specific information		Maintenance:	\$0.00
			Support:	\$0.00
			Divorce settlement:	\$0.00
			Property settlement:	\$0.00
30.	Other amounts someone owes you	nce navmente disability benefits sick nav vacation	n pay workers' compensation	
	Examples: Unpaid wages, disability insura Social Security benefits; unpaid	loans you made to someone else	, pay, momero compensation,	
			. , , , , , , , , , , , , , , , , , , ,	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 17 of 67

Deb ¹	tor 1 Jenny		Altoro	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life		avings account (HSA); credit, h	nomeowner's, or renter's insurance	
	Yes. Name the insurance cor of each policy and list its value	mpany	mpany name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is If you are the beneficiary of a livin property because someone has of	g trust, expect proce		cy, or are currently entitled to receive	
	✓ No Yes. Describe				
33.	Claims against third parties, we Examples: Accidents, employment	-		a demand for payment	
	Ves. Describe				
34.	Other contingent and unliquid to set off claims	ated claims of eve	y nature, including counter	claims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you did no	ot already list			
	Yes. Describe				
36.	Add the dollar value of all of your for Part 4. Write that number h				\$3325.00
Part	5: Describe Any Rusiness	-Related Proper	ty You Own or Have an l	nterest In. List any real estate in Part 1	•
	-				-
37.	,	or equitable iliteres	s any business-relateu pr		rrent value of the
	No. Go to Part 6. Yes. Go to line 38.			po i Do	rtion you own? not deduct secured claims exemptions
38.	Accounts receivable or commi	ssions you already	earned		
	Yes. Describe				
39.	Office equipment, furnishings, Examples: Business-related com		dems, printers, copiers, fax ma	achines, rugs, telephones, desks, chairs, electro	nic devices
	✓ No Yes. Describe				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 18 of 67

Deb	tor 1 Jenny	Altoro	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
	-			
41.	Inventory			
	✓ No			
	Yes. Describe			
42.	Interests in partnership	os or joint ventures		
	✓ No			
		Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists, mailing l	ists, or other compilations		
	_			
	✓ No			
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Describ	20		
	Tes. Descri	Je		
44.	Any business-related p	roperty you did not already list		
	—			
	✓ No			
	Yes. Give specific information			
	iiiioiiiiatioii			-
				_
45. A	dd the dollar value of all	l of your entries from Part 5, including any entries for pages y	ou have attached	
		here		
<u> </u>	D		I I I I	
Pari		rm- and Commercial Fishing-Related Property You O nterest in farmland, list it in Part 1.	wn or have an interest in.	
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishir		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, por	ultry, farm-raised fish		
	√ No			
	Yes. Describe			
	—			

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 19 of 67

Debt	or 1 Jenny First Name		ltoro ast Name	Case number (if known)	
48.	Crops-either growing				
	No Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	es, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did r	not already list		
	✓ No Yes. Describe				
	Tes. Describe				
				Γ	
		l of your entries from Part 6, including here		u have attached	
>				L	
Part 1	7: Describe All Pro	perty You Own or Have an Intere	st in That You Did Not	List Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	No	s, country club membersinp			
	Yes. Give specific				
	information				
54 A	dd the dollar value of al	I of your entries from Part 7. Write tha	at number here	1	•
J4. A	uu tile uollai value ol ai	Toryour entries nom Fart 7. Write tha	it number here		
Part	8: List the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56 r	oart 2 total vehicles, lin	e 5			
-		d household items, line 15	\$2800.00		
	art 4: Total financial as	· ·	\$1500.00		
	Part 5: Total business-re		\$3325.00		
		ishing-related property, line 52			
	Part 7: Total other prop				
		Add lines 56 through 61.			
υ <u>ς</u> . Ι	otai poisonai property.	7.44 miles de anough et	\$7625.00	Copy personal property total	+ \$7625.00
					\$7625.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

		Case 17-01178	Doc 1 Filed 0 Docu	1/16/17 ment	Entered 01/16/17 Page 20 of 67	11:49:07	Desc Main
Filli	in this inforr	nation to identify your case:					
Deb	otor 1	Jenny		Altoro			
	_	First Name	Middle Name	Last Nan	ne		
	otor 2 use, if filing)	First Name	Middle Name	Last Nan	ne		
Unit	ted States B	ankruptcy Court for the: North	ern D	istrict of Illino	nis		
		annupley Court for the.		(Sta			
Cas (If kn	e number own)						
\sim	·C' - ' - I I	Ta 1000					Check if this is an
<u>O</u> T	ticiai i	Form 106C					amended filing
Sc	hedule	C: The Property	You Claim a	s Exen	pt		12/15
as e addi For stat the tax- und you	xempt. If r itional pag each item e a specif amount o exempt re er a law th r exemption	es, write your name and case of property you claim as ic dollar amount as exempt f any applicable statutory letirement funds—may be un that limits the exemption to on would be limited to the	t and attach to this per number (if known) exempt, you must so to Alternatively, you limit. Some exempt unlimited in dollar a particular dollar applicable statutor in as Exempt	page as ma specify the u may clair tions—sucl mount. Ho amount ar y amount.	amount of the exemption the full fair market values as those for health aids wever, if you claim an end the value of the prope	on you claim. On ue of the prope s, rights to rece xemption of 10	ne way of doing so is to erty being exempted up to eive certain benefits, and
1.		of exemptions are you claiming	•				
		re claiming state and federal r			5.U. 9 522(b)(3)		
	You a	re claiming federal exemption	s. 11 U.S.C. § 522(b)(2	2)			
2.	For any pr	operty you list on Schedule A	B that you claim as e	xempt, fill in	the information below.		
		ription of the property and hedule A/B that lists this	Current value of the portion you own		the exemption you claim one box for each exemption.	Specific	c laws that allow exemption

Copy the value from Schedule A/B

\$300.00

\$400.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

 $\overline{\mathbf{V}}$

 $\overline{\mathbf{V}}$

\$300.00

\$400.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Official Form 106C

Brief

Brief

description:

Line from

Schedule A/B:

description:

Line from

Schedule A/B:

☐ No ☐ Yes

Used Clothing

Used Furniture

06

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(a)

735 ILCS 5/12-1001(b)

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Page 21 of 67 Document

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$30.00 description: **✓** \$30.00 Checking account, 100% of fair market value, up to any Southwest CU applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$10.00 description: **✓** \$10.00 Checking account, 100% of fair market value, up to any Chase Bank applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief description: \$300.00 **✓** \$300.00 Cell Phone/Computer 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(g)(1); 735 ILCS Brief \$985.00 description: 5/12-1001(b) \$985.00; \$0.00 Federal, Earned Income 100% of fair market value, up to any Credit 2016 Anticipated applicable statutory limit Line from Schedule A/B: 28 Brief 735 ILCS 5/12-1001(b) \$2,300.00 description: \$2,300.00

100% of fair market value, up to any

applicable statutory limit

Federal, Anticipated

28

2016 Tax Refund

Line from Schedule A/B:

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 22 of 67

Fill in	this information to identify your car	se:	I		
Dabte	und laman	Albana			
Debto	or 1 <u>Jenny</u> First Name	Altoro Middle Name Last Name			
Debto					
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois (State)			
Case (If knov	number vn)	(Clate)			
Off	icial Form 106D		J		Check if this is a amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
	· · · · · · · · · · · · · · · · · · ·	le. If two married people are filing together, both are equenal Page, fill it out, number the entries, and attach it to t			
	and case number (if known).	mai rage, iii it out, number the entries, and attach it to t	ills form. On the top	or any additional pa	ges, write your
1. I	Do any creditors have claims se	ecured by your property?			
ı	No. Check this box and subm	nit this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
i	Yes. Fill in all of the information				
Part	=				
2.	List all secured claims. If a credit	or has more than one secured claim, list the creditor	Column A	Column B	Column C
	. ,	nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim	Value of	Unsecured
	name.	the dains in aphabetical didel according to the deditors	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	ONEMAIN	Describe the average that account the eleim.	\$8,598.00	\$2,800.00	\$5,798.00
	Creditor's Name	Describe the property that secures the claim:			
	13608 Cicero Ave # C Number Street	2005 Toyota Camry As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Crestwood IL 60445	Unliquidated			
	City State ZIP Code	Disputed			
	Who owes the debt? Check one. Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 4/1/2016 incurred	Last 4 digits of account number2121			
2.2	KAY JEWELERS	Describe the property that secures the claim:	\$1,977.00	\$500.00	\$1,477.00
	Creditor's Name 375 GHENT RD	CreditCard			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	FAIRLAWN OH 44333	Unliquidated			
	City State ZIP Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was 6/1/2015	Last 4 digits of account number6877			
	incurred		h 40 575 00	I	
	Add the dollar value of y here:	our entries in Column A on this page. Write that number	\$10,575.00		

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 23 of 67

Fill i	n this inforn	mation to identify your c	ase:			
Deb	tor 1	Jenny		Altoro		
		First Name	Middle Name	Last Name		
	tor 2					
(Spo	use, if filing)	First Name	Middle Name	Last Name		
Unit	ed States Ba	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
(If knd	e number					
`		4005/5				Check if this is an amended filing
Off	iciai Fo	orm 106E/F				Chock if the is all allohood himse
Sc	hedu	ile E/F: Cre	ditors Who	Have Unsec	ured Claims	12/15
othe Form clain the e know	r party to a 106A/B) a ns that are ntries in th n).	nny executory contracts and on Schedule G: Exe listed in Schedule D: C ne boxes on the left. At	s or unexpired leases tha cutory Contracts and Un reditors Who Hold Claim	t could result in a claim. Al expired Leases (Official For s Secured by Property. If m	so list executory contracts or rm 106G). Do not include an ore space is needed, copy t	NONPRIORITY claims. List the on Schedule A/B: Property (Official y creditors with partially secured he Part you need, fill it out, number rite your name and case number (if
1.	Do any cre	editors have priority un	secured claims against y	you?		
	No. G	Go to Part 2.				
	Yes.					

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total

claim

Priority

amount

Nonpriority

amount

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 24 of 67

Debte	or 1 Jenny		Altoro	Case number (if known)	
	First Name	Middle Name	Last Name		
Part					
[Do any creditors have nonpriori No. You have nothing to rep Ves.	-	• •	e court with your other schedules.	
4. L	List all of your nonpriority unser unsecured claim, list the creditor s	eparately for each clai	m. For each claim I	er of the creditor who holds each claim. If a creditor has more isted, identify what type of claim it is. Do not list claims already incepart 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
					Total claim
4.1	BBY/CBNA Nonpriority Creditor's Name			Last 4 digits of account number2843	\$2,248.00
	PO BOX 6497			When was the debt incurred? 12/1/2013	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	SIOUX FALLS Sou City Stat	th Dakota 571 e Zip	Code	Unliquidated	
	Who incurred the debt? Check			Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors			Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relate	s to a community d	eht	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	•		Other. Specify CreditCard	
	✓ No				
	Yes				
4.2	CAP ONE			Last 4 digits of account number	\$3,367.00
	Nonpriority Creditor's Name 26525 N RIVERWOODS BLVD			When was the debt incurred? 7/1/2013	
	Number Street		_		
	_			As of the date you file, the claim is: Check all that apply. Contingent	
	METTAWA Illino			Unliquidated	
	City Stat Who incurred the debt? Check		Code	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
	At least one of the debtors	and another		divorce that you did not report as priority claims	
	Check if this claim relate	s to a community d	ebt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	•		Other. Specify CreditCard	
	✓ No				
	Yes				
4.3	CAPITAL ONE			Last 4 digits of account number 6171	\$3,367.00
	Nonpriority Creditor's Name 11013 W BROAD ST			When was the debt incurred? 7/1/2013	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	GLEN ALLEN Virg			Unliquidated	
	City Stat Who incurred the debt? Check	•	Code	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 2 only			Obligations arising out of a separation agreement or	
	At least one of the debtors	and another		divorce that you did not report as priority claims	
	Check if this claim relate	s to a community d	ebt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	•		✓ Other. Specify CreditCard	
	✓ No			_	
	Yes				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 25 of 67

Debtor 1 Jenny Altoro Case number (if known)
First Name Middle Name Last Name

After listing any entries on this page, number them beginni	ng with 4.5, followed by 4.6, and so forth.	Total claim
4 CBNA Nonpriority Creditor's Name PO Box 6497 Number Street	Last 4 digits of account number When was the debt incurred? 2/1/2013 As of the date you file, the claim is: Check all that apply.	\$5,644.00
Sioux Falls Sioux Falls South Dakota 57117 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	
5 CBNA Nonpriority Creditor's Name PO Box 6497 Number Street	Last 4 digits of account number When was the debt incurred? 12/1/2013 As of the date you file, the claim is: Check all that apply. Contingent	\$2,248.00
Sioux Falls City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? ✓ No ☐ Yes	Other. Specify CreditCard	
DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0209 When was the debt incurred? 2/1/2009 As of the date you file, the claim is: Check all that apply. Contingent	\$842.00
WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
Check if this claim relates to a community debt Is the claim subject to offset? No	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 26 of 67

 Debtor 1 First Name
 Jenny First Name
 Altoro Altoro
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	n Page	
	After listing any entries on this page, number them beginning wi	th 4.5, followed by 4.6, and so forth.	Total claim
4.7	DEPT OF ED/NAVIENT Nonpriority Creditor's Name PO BOX 9635 Number Street	Last 4 digits of account number 0209 When was the debt incurred? 2/1/2009 As of the date you file, the claim is: Check all that apply.	\$663.00
	WILKES BARRE Pennsylvania 18773 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
4.8	HOMEPRJVISA Nonpriority Creditor's Name CSCL DISPUTE TEAM PO BOX 14517 Number Street DES MOINES lowa 50306 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 4506 When was the debt incurred? 4/1/2014 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify CreditCard	\$6,264.00
4.9	PERSONAL FINANCE CO. Nonpriority Creditor's Name 10945 S CICERO AVE Number Street OAK LAWN Illinois 60453 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number	\$833.00

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 27 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 SEARS/CBNA \$5,644.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 6282 When was the debt incurred? 2/1/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 SOUTHWEST AIRLINES EFC \$3,999.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 35708 When was the debt incurred? 9/1/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **DALLAS** 75235 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes SW AIR EFCU 4.12 \$3,982.00 Last 4 digits of account number Nonpriority Creditor's Name 2430 Shorecrest Dr When was the debt incurred? 9/1/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 75235 Dallas Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset?

No Yes

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 28 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** SYNCB/OLDNAVYDC 4.13 \$5,389.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 4/1/2014 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.14 SYNCB/ONDC \$5,246.00 Last 4 digits of account number 2381 Nonpriority Creditor's Name When was the debt incurred? 4/1/2014 2 Folsom St Number Street As of the date you file, the claim is: Check all that apply. Contingent California 94105 San Francisco Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes WFFNATBANK 4.15 \$6,264.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 94498 When was the debt incurred? 4/1/2014 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated LAS VEGAS Nevada 89193 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset?

✓ No Yes

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 29 of 67

Debtor 1 Jenny Altoro Case number (if known)

First Nar	ne Middle Name Last Name						
Part 4: Add th	e Amounts for Each Type of Unsecured Claim						
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for st	atistical reporting purpos	ses only.	28 U.S.C. §1	59.	
			Total claims				
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00				
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00				
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00				
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00				
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00				
			Total claims				
Total claims from Part 2	6f. Student loans	6f.	\$1,505.00				
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00				
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00				
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$54,495.00				
	Gi Total Add lines Of through Gi	e:	\$56,000.00				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 30 of 67

Fill in this information to identify your case:						
Debtor 1 Jenny Altoro						
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			. ,			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	any with whom you hav	e the contract or lease	State what the contract or lease is for
Village Crossing A Name	Apartments		Residential Lease, Debtor is Lessee, 1 year lease
Number	Street		
City	State	Zip Code	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 31 of 67

Debtor 1 Jenny Middle Name Last Name Debtor 2 Spouse, If fling) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (Illinois Total Form 106H) Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Name of your spouse, former spouse, or legal equivalent live with you at the time? Number Street Title The Additional Page is the property state or territory? Fill in the name and current address of that person.				Do	cument Page 3	31 of 67
First Name	Fill in	this inforr	nation to identify your	case:		
Debtor 2 Spones, iffilling) First Name Middle Name Last Name District of Illinois	Debto	r 1	Jenny		Altoro	
United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (Il Known) Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code	D.L.	. 0	First Name	Middle Name	Last Name	
Case number (Itknown) Official Form 106H Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code			First Name	Middle Name	Last Name	
Official Form 106H Schedule H: Your Codebtors 12/15 Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No	United	d States B	ankruptcy Court for the	: Northern	_	
Official Form 106H Schedule H: Your Codebtors Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code					. ,	
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code Zip Code	`	,				
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No	Offi	icial I	Form 106H			
Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No	Sch	edula	H. Your Co	dehtors		12/15
filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (lif known). Answer every question. 1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.) No Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code					hte vou may have. Be as co	
No ✓ Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) ✓ No. Go to line 3. ✓ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? ✓ No ✓ Yes. In which community state or territory did you live? ———————————————————————————————————	filing t the en	ogether, tries in tl	both are equally resp ne boxes on the left. A	onsible for supplying corre	ct information. If more spa	ace is needed, copy the Additional Page, fill it out, and number
Yes 2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code	1.	Do you l	nave any codebtors? (If you are filing a joint case, of	do not list either spouse as a	codebtor.)
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code						
California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Go to line 3. Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code						
Yes. Did your spouse, former spouse, or legal equivalent live with you at the time? No Yes. In which community state or territory did you live? Fill in the name and current address of that person. Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code	2.	California	a, Idaho, Louisiana, Nev			· · · · · · · · · · · · · · · · · · ·
No Yes. In which community state or territory did you live? Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code				rmer spouse, or legal equi	valent live with you at the ti	me?
Name of your spouse, former spouse, or legal equivalent Number Street City State Zip Code			-		•	
Number Street City State Zip Code			Yes. In which comm	unity state or territory did y	ou live?	Fill in the name and current address of that person.
City State Zip Code			Name of your spouse,	former spouse, or legal equ	ivalent	_
			Number Street			
			City	State	Zip Code	
3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.	3.	again as	a codebtor only if th	at person is a guarantor o	r cosigner. Make sure you l	have listed the creditor on Schedule D (Official Form 106D),
Column 1: Your codebtor Column 2: The creditor to whom you owe the debt		Column	1: Your codebtor			Column 2: The creditor to whom you owe the debt
Check all schedules that apply:						Check all schedules that apply:
3.1 Hernandez, Javier Schedule D, line	3.1		ez, Javier			Schedule D, line
Name Schedule E/F, line4.1		Name				

Zip Code

Schedule G, line

Number

City

Street

State

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 32 of 67

	Do	Cument	ιαί	JC 32	01 01	
Fill in this information to identif	fy your case:					
Debtor 1 Jenny		Altoro	ı			
First Name	Middle Name	Last N			— Che	eck if this is:
Debtor 2 (Spouse, if filing) First Name	Middle Name	Last N	lama		- -	An amended filing
						A supplement showing post-petition ch
United States Bankruptcy Court for the: Case number	or <u>Northern</u>	District of III (S	linois State)		- "	expenses as of the following date:
(lf known)					_	MM / DD / YYYY
Official Form 106I						
Schedule I: Your I	ncome					
	ed, attach a separate she ery question.					not include information about you ional pages, write your name and
Fill in your employment information.		Debtor 1	1			Debtor 2
	Employment status	✓ Employed			Employed	
If you have more than one job, attach a separate page with information about additional		Not Employed				Not Employed
employers. Include part time, seasonal, or	Occupation					
self-employed work.	Employer's name	Southwes		Co		
Occupation may include student or homemaker, if it applies.	Employer's address t	P.O. Box Number St				Number Street
		Dallas City		exas tate	75235 Zip Code	City State Zip Cod
	How long employed there?					
Part 2: Give Details About	Monthly Income					
spouse unless you are separated If you or your non-filing spouse ha	ave more than one employer	-				write \$0 in the space. Include your non- or that person on the lines below. If you
more space, attach a separate sh	neet to this form.			For	Debtor 1	For Debtor 2 or non-filing spouse
 List monthly gross wages, sideductions.) If not paid month be. 	alary, and commissions (before aly, calculate what the monthly		2.		\$2,600.00	
3. Estimate and list monthly ov	vertime pay.		3		+ \$0.00	
4. Calculate gross income. Add	d line 2 + line 3.		4.		\$2,600.00	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 33 of 67

Debtor 1Jenny First Name Middle Name	Altoro Last Name		Case number	(if		
THE NAME OF THE PARTY OF THE PA	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here	→ 4.		\$2,600.00			
5. List all payroll deductions:						
5a. Tax, Medicare, and Social Security deductions	5a	ì.	\$482.72			
5b. Mandatory contributions for retirement plans	5 b).	\$0.00			
5c. Voluntary contributions for retirement plans	50).	\$205.64			
5d. Required repayments of retirement fund loans	50	d.	\$0.00			
5e. Insurance	5€) .	\$18.98			
5f. Domestic support obligations	5f		\$0.00			
5g. Union dues	5 g] .	\$0.00			
5h. Other deductions. Specify: Healthcare	5h	1. +	\$150.00 +			
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5c + 5h$.	d + 5e +5f + 5g 6.		\$857.34			
7. Calculate total monthly take-home pay. Subtract line 6	6 from line 4. 7.		\$1,742.66			
8. List all other income regularly received:						
8a. Net income from rental property and from operat business, profession, or farm						
Attach a statement for each property and business sh gross receipts, ordinary and necessary business expe the total monthly net income.		a.	\$0.00			
8b. Interest and dividends	88		\$0.00			
8c. Family support payments that you, a non-filing sp dependent regularly receive	oouse, or a		·			
Include alimony, spousal support, child support, main divorce settlement, and property settlement.	ntenance, 8c) .	\$572.00			
8d. Unemployment compensation	80	d.	\$0.00			
8e. Social Security	86	Э.	\$0.00			
8f. Other government assistance that you regularly r Include cash assistance and the value (if known) of ar cash assistance that you receive, such as food stamps under the Supplemental Nutrition Assistance Program) housing subsidies Specify:	ny non- s (benefits		\$0.00			
8g. Pension or retirement income	<u> </u>		\$0.00			
8h. Other monthly income. Specify:	_	1. +	\$0.00 +			
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e	+ 8f +8g + 8h. 9.		\$572.00			
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or no	n-filing spouse).	\$2,314.66 +		=	\$2,314.66
11. State all other regular contributions to the expenses Include contributions from an unmarried partner, member friends or relatives. Do not include any amounts already included in lines 2-1	rs of your household,	your	dependents, your roomma			
Specify:					11. +	\$0.00
12. Add the amount in the last column of line 10 to the Write that amount on the Summary of Schedules and Sta					12.	\$2,314.66 Combined
13. Do you expect an increase or decrease within the year.	ear after you file this	form	?			monthly income
Yes. Explain:						

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 34 of 67

		Восс	inent 1 age 54 01 07			
Fill in this infor	mation to identify yo	our case:				
Debtor 1	Jenny		Altoro			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United Ctates [District of Illinois	A supplement s	howing post-pe	tition chapter 13
Officed States i	Bankruptcy Court for	ine. Normem	(State)	expenses as of	the following da	te:
Case number (If known)				MM / DD / YYY		
				WWW, DD, TTT	•	
Official	Form 106	<u>J</u>				
Schedul	e J: Your E	xpenses				12/15
information. If (if known). Ans Part 1: Des 1. Is this a joi No. Ge	more space is need over every question. cribe Your House int case? to to line 2 oes Debtor 2 live in	ed, attach another sheet to this chold a separate household?	re filing together, both are equally soform. On the top of any additional soform. On the top of any additional soform.	l pages, write your r		number
Do not list [Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depen	dent live
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	15 years	☐ No. ✓ Yes.	
			Child	12 years	No.	
			Offilia	12 years	✓ Yes.	
expenses of than yourself an dependent	s?	No Yes Monthly Expenses				
expenses as a	of a date after the b ite.		you are using this form as a supple oplemental Schedule J, check the	•	•	
		ed it on Schedule I: Your Income			Y	our expenses
any rent fo	or the ground or lot. 2	-	nclude first mortgage payments and		4.	\$875.00
	luded in line 4:					
	state taxes	vantavla inauvana-			4a	\$0.00
	rty, homeowner's, or				4b.	\$10.00
4C. Home	maintenance, repair,	and upkeep expenses			4c.	\$0.00

4d. Homeowner's association or condominium dues

4d.

\$0.00

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 35 of 67

 Debtor 1 First Name
 Jenny First Name
 Altoro Altoro
 Case number (if known)

riist Name - Mic	ule Name Last Name		
			Your expenses
5. Additional mortgage payments for your	residence, such as home equity loans	5.	\$0.00
6. Utilities:			
6a. Electricity, heat, natural gas		6a.	\$120.00
6b. Water, sewer, garbage collection		6b.	\$0.00
6c. Telephone, cell phone, Internet, satellit	e, and cable services	6c.	\$200.00
6d. Other. Specify:		6d	\$0.00
7. Food and housekeeping supplies		7.	\$650.00
8. Childcare and children's education cost	s	8.	\$100.00
9. Clothing, laundry, and dry cleaning		9.	\$125.00
10. Personal care products and services		10.	\$125.00
11. Medical and dental expenses		11.	\$0.00
12. Transportation. Include gas, maintenand Do not include car payments	e, bus or train fare.	12.	\$120.00
13. Entertainment, clubs, recreation, news	spapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious	donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from y	our pay or included in lines 4 or 20.		
15a. Life insurance		15a	\$0.00
15b. Health insurance		15b	\$0.00
15c. Vehicle insurance		15c	\$0.00
15d. Other insurance. Specify:		15d	\$0.00
16. Taxes. Do not include taxes deducted fro	m your pay or included in lines 4 or 20.		
Specify:		16	\$0.00
17. Installment or lease payments:		10	
17a. Car payments for Vehicle 1		17a	\$0.00
17b. Car payments for Vehicle 2		17b	\$0.00
17c. Other. Specify:		17c	\$0.00
47.4 016 0		17d	\$0.00
18. Your payments of alimony, maintenance	e, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your In	come (Official Form 106I).	18.	
19.Other payments you make to support o	thers who do not live with you.		
Specify:		19.	\$0.00
20. Other real property expenses not include 20a. Mortgages on other property	ded in lines 4 or 5 of this form or on Schedule I: Your Income.	00-	#0.00
20b. Real estate taxes.		20a	\$0.00
	puranco	20b	\$0.00
20c. Property, homeowner's, or renter's in20d. Maintenance, repair, and upkeep exp		20c	\$0.00
		20d	\$0.00
20e. Homeowner's association or condom	irium dues	20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 36 of 67

Debtor 1 Jenny		Altoro	Case number (if known)		
First Name	Middle Name	Last Name			
21. Other. Specify:				21	\$0.00
22. Calculate your monthly ex	•				\$2,325.00
22a. Add lines 4 through 21					\$0.00
',' ',	expenses for Debtor 2), if any,				\$2,325.00
22c. Add line 22a and 22b.	The result is your monthly exp	enses.		22.	
23. Calculate your monthly ne	et income.				
23a. Copy line 12 (your com	bined monthly income) from	Schedule I.		23a	\$2,314.66
23b. Copy your monthly exp	penses from line 22 above.			23b	\$2,325.00
	expenses from your monthly i	ncome.			(\$10.34)
The result is your mon	thly net income.			23c	
	t to finish paying for your car l ase or decrease because of a r				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 37 of 67

Fill in this information to identify your case:						
Debtor 1	Jenny		Altoro			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(State)			

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	▼ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and						
	that they are true and correct.							
×	/s/ Jenny Altoro	×						
	Signature of Debtor 1	Signature of Debtor 2						
	Date 1/16/2017	Date						
	MM/DD/YYYY	MM/DD/YYYY						

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 38 of 67

	this infor	mation to identify yo	ir case.				
			di case.	Allana			
Debte	or i	Jenny First Name	Middle	Altoro Name Last Nam	e		
Debte (Spous	or 2 se, if filing)	First Name	Middle	Name Last Nam	<u> </u>		
Unite	d States B	Bankruptcy Court for t		District of Illino			
Case	number		-	(Stat	e)		
(If knov	vn)						Check if this is a
Off	icial	Form 107					amended filing
Sta	teme	nt of Financ	ial Affairs f	for Individuals	Filing for Ba	nkruptcy	12/1
infor	nation. It		eded, attach a sep				le for supplying correct , write your name and case
Part	1: Give	Details About Yo	ur Marital Status	and Where You Lived	Before		
1.	What is	your current marita	l status?				
	Mar	rried					
		rried married					
2.	₩ Not	married	e you lived anywher	e other than where you li	ve now?		
2.	₩ Not	married	e you lived anywher	e other than where you li	ve now?		
2.	During t	married		e other than where you li			
2.	During t No Yes	married he last 3 years, have b. List all of the place		st 3 years. Do not include v	where you live now.		
2.	During t No Yes	married		·			Dates Debtor 2 lived there
2.	During t No Yes	married he last 3 years, have b. List all of the place		at 3 years. Do not include v	where you live now.	·1	
2.	During t No V Yes Deb	married the last 3 years, have List all of the place ptor 1:		at 3 years. Do not include v	where you live now. Debtor 2:	1	there
2.	During t No Yes Deb	married he last 3 years, have b. List all of the place		at 3 years. Do not include v	where you live now. Debtor 2:	1	there
2.	During t No Yes Deb	married the last 3 years, have List all of the place tor 1: 48 Tripp Ave		Dates Debtor 1 lived there	where you live now. Debtor 2: Same as Debtor	1	Same as Debtor 1
2.	During t No Yes Deb	married the last 3 years, have List all of the place tor 1: 48 Tripp Ave her Street	s you lived in the las	Dates Debtor 1 lived there From 08/2016	Debtor 2: Same as Debtor Number Street	ate Zip Coo	Same as Debtor 1 From To
2.	During t No Yes Deb	married the last 3 years, have List all of the place tor 1: 48 Tripp Ave her Street	s you lived in the las	Dates Debtor 1 lived there From 08/2016	Debtor 2: Same as Debtor Number Street	ate Zip Coo	Same as Debtor 1 From To
2.	During t No Yes Deb	married the last 3 years, have List all of the place tor 1: 48 Tripp Ave her Street	s you lived in the las	Dates Debtor 1 lived there From 08/2016 To 11/2016	Debtor 2: Same as Debtor Number Street City St.	ate Zip Coo	there Same as Debtor 1 From To Same as Debtor 1
2.	During t No Yes Deb 143 Num Mith City	the last 3 years, have the last 4 list all of the place the last 3 years, have the last 4 list all of the place the last 5 list all of the place the last 5 list all of the place the last 5 list all of the place the last 6 list all of the place the last 7 list all of the place the last 8 list all of the	s you lived in the las	Dates Debtor 1 lived there From 08/2016 To 11/2016 From 01/2014	Debtor 2: Same as Debtor Number Street City St.	ate Zip Coo	there Same as Debtor 1 From To Same as Debtor 1 From From
2.	During t No Yes Deb 143 Num Mith City	the last 3 years, have the last 4 list 4 li	s you lived in the las	Dates Debtor 1 lived there From 08/2016 To 11/2016	Debtor 2: Same as Debtor Number Street City St.	ate Zip Coo	there Same as Debtor 1 From To Same as Debtor 1

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 39 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$3300.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$39550.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$33133.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Gross income from Sources of income Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) child support \$286.00 From January 1 of current year until the date you filed for bankruptcy: \$6,864.00 child support For last calendar year: (January 1 to December 31, 2016 child support \$6,864.00 For the calendar year before that: (January 1 to December 31, 2015

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 40 of 67

Altoro Debtor 1 Jenny __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or

vendors
Other

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 41 of 67

or '	1 Jenny			Alt	oro	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi cor age	iders include your porations of which	relatives; a nyou are a for a busin	any general partners an officer, director, p ness you operate as	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
insi	der? ude payments on No	debts gua	for bankruptcy, or aranteed or cosigned to be the second	d by an insider.	y payments or trans Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
				payment	paid	Juli Owe	Include creditor's name
	Insider's Name				<u> </u>		
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 42 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 43 of 67

Debtor 1 Jenny Altoro Case number (if known) First Name Middle Name Last Name 1. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amou accounts or refuse to make a payment because you owed a debt?	
	nts from your
La No	
No No	
Yes. Fill in the details.	
Describe the action the creditor took Date action	Amount
was taken	
Creditor's Name	
Croater C Name	
Number Street	
Last 4 digits of account number: XXXX-	
City State Zip Code	
. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of o	creditors, a court-
appointed receiver, a custodian, or another official?	
☑ No	
Yes	
rt 5: List Certain Gifts and Contributions	
. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?	
,	
✓ No	
✓ No	
✓ No Yes. Fill in the details for each gift.	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you	Value
✓ No Yes. Fill in the details for each gift.	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Dates you gave the gifts	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code	Value
Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Dates you gave the gifts	Value
✓ No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you	Value
Ves. Fill in the details for each gift. Gifts with a total value of more than \$600 per person Describe the gifts Dates you gave the gifts Dates you gave the gifts Person to Whom You Gave the Gift Number Street City State Zip Code Person's relationship to you Person to Whom You Gave the Gift Number Street Number Street	Value
No Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave the gifts	Value

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 44 of 67

Debtor 1	Jenny	Altoro Case numbe	r (if known)	
	First Name Middle Name	Last Name		
4.4 VAG	thin O years hafaya yay filad fay haykwyntay di	d van aine ouv sitte en contributione with e total	value of more than \$600	to any aboutty?
14. Wi	thin 2 years before you filed for bankruptcy, did	d you give any gifts or contributions with a total	value of more than \$600	to any charity?
✓	No			
	Yes. Fill in the details for each gift or contribut	ion.		
_	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
		_		
	Number Street	_		
		_		
	City State Zip Code			
Part 6:	List Certain Losses			
art o.	Liot Gortain Loocoo			
	thin 1 year before you filed for bankruptcy or si mbling?	nce you filed for bankruptcy, did you lose anythi	ng because of theft, fire,	other disaster, or
✓	No			
	Yes. Fill in the details.			
_	Describe the property you lost and	Describe any insurance coverage for the lo	oss Date of your	Value of property
	how the loss occurred	Include the amount that insurance has paid. L		lost
		pending insurance claims on line 33 of <i>Sched</i>	ule	
		A/B: Property.		
Part 7:	List Certain Payments or Transfers			
	No Yes. Fill in the details.			
_		Description and value of any property	Date payment	Amount of
		transferred	or transfer	payment
			was made	
	Semrad Law Firm	_ Attorney's Fee - 0.00	1/16/2017	\$0.00
	Person Who Was Paid			
	11101 S. Western Avenue Number Street	-		
	Number Street			
		-		
	Chicago Illinois 60643	_		
	City State Zip Code			
	Email or website address	-		
	None	_		
	Person Who Made the Payment, if Not You			
	Person Who Was Paid	-		
	Number Street	-		
	Number Street			
		-		
	City State 71-0-d	-		
	City State Zip Code			
	Email or website address	-		
	- Maria Maria	_		
	Person Who Made the Payment, if Not You			

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 45 of 67

Debto	or 1	Jenny		Altoro	Case number	(if known)		
		First Name	Middle Name	Last Name				
	help	hin 1 year before you filed o you deal with your credin not include any payment or	tors or to make paym		your behalf pay or t	ransfer any property to a	anyone who	promised to
	☑	No Yes. Fill in the details.						
				Description and value of transferred	any property	Date payment or transfer was made	Amount of	f payment
		Person Who Was Paid		-				
		Number Street		-				
		Cit. Chair	7in Oada	·				
		City State	Zip Code					
	the Incl	ordinary course of your bu	usiness or financial a and transfers made as	security (such as the granting of				
	✓	No Yes. Fill in the details.						
				Description and value of property transferred	paym	ribe any property or nents received or debts p change		te Insfer was Ide
		Person Who Received Trans	nsfer	-				
		Number Street		-				
		City State Person's relationship to yo	Zip Code u	-				
		Person Who Received Trans	nsfer	-				
		Number Street		- -				
		City State Person's relationship to yo	Zip Code u					
	ben	hin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to	a self-settled trus	t or similar device of wh	ich you are a	a
	✓	No Yes. Fill in the details.						
		220 11 11 21 2 2 2 2 2 2 2 2 2 2 2 2 2 2		Description and value of	f the property trans	sferred	Dat tra ma	nsfer was
		Name of trust					_	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 46 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code

City

State

Zip Code

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 47 of 67

Altoro Debtor 1 Jenny Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 48 of 67

Deb	tor 1				Altoro	C	ase number <i>(i</i>	f known)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a part	y in any judio	ial or administra	ntive proceeding u	ınder any environm	ental law? Ir	nclude settlem	ents and order	rs.
		No Yes. Fill in the def	tails.							
	_			C	Court or agency		Nature	of the case		Status of the case
		Case title								Pending
				_	Court Name		_			On appeal
		Case number			NumberStreet					Concluded
					City Stat	•				_
Pari	t 11:	Give Details Al	oout Your E	Susiness or Co	nnections to An	y Business				
27.	With	-			-	ss or have any of th	_		any business?	•
					*	other activity, eithe lity partnership (LLF		part-time		
		A partner in) pararoromp (.	,			
		ш			e of a corporation					
		_			quity securities of a	a corporation				
	씜	No. None of the a Yes. Check all tha			details below for ea	ach business.				
			11.5			nature of the busi	ness		entification nu	
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ess existed	
			Ot-t-	7:- Code	Name of acc	ountant or bookke	eper			
		City	State	Zip Code				From	То	
					Describe the	nature of the busi	ness		entification nu ial Security nu	
		Business Name			_			EIN:		
		Number Street			_			Dates busin	ess existed	
		City	State	Zip Code	Name of acc	ountant or bookke	eper	E	т.	
		Oity	Sidle	Zip Code				From	To	
					Describe the	nature of the busi	ness		entification nu ial Security nu	
		Business Name			_			EIN:		
		Number Street			-			Dates busin	ess existed	
		City	State	Zip Code	Name of acc	ountant or bookke	eper	From	To	
		J,	5.0.0	, 0000				1 10111	To	

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 49 of 67

Deb	tor 1 J	Jenny			Altoro	Case number (if known)
	F	irst Name		Middle Name	Last Name	
28.	credi	in 2 years before itors, or other par No Yes. Fill in the deta	rties.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
	ш				Date issued	
					Date Issued	
		Name			MM/DD/YYYY	
		·-			_	
		Number Street				
		City	State	Zip Code	-	
		City	State	Zip Code		
Part	12:	Sign Below				
1	true ar	nd correct. I unde kruptcy case can	erstand that result in fine	making a false stat	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			Jenny Altoro ure of Debtor	1		Signature of Debtor 2
		olgridit	are or Bestor			Date
		Date 1	/16/2017			Date
	Did voi	u attach addition	al pages to	Your Statement of	Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
						3 • • • • • • • • • • • • • • • • • • •
	✓ No					
	Ye	es				
ı	Did you	u pay or agree to	pay someor	e who is not an att	orney to help you fill out b	pankruptcy forms?
ı	✓ No	0				
i	Ye	es. Name of person	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 50 of 67

Fill in this information to identify your case:						
Debtor 1	Jenny		Altoro			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

Check if this	is an
amended	filina

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1.	For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.							
	Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?					
	Creditor's name: ONEMAIN Description of property securing debt: 2005 Toyota Camry	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	✓ No. ☐ Yes.					
	Creditor's name: KAY JEWELERS Description of property securing debt: CreditCard	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	✓ No. Yes.					
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and	No. Yes.					
	Creditor's name: Description of property securing debt:	Surrender the property. Retain the property and redeem it. Retain the property and enter into a Reaffirmation Agreement. Retain the property and [explain]:	No. Yes.					

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 51 of 67

Debto	r Jenny		Altoro	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpire	ed Personal Property Leas	es	
informa	ation below. Do not lis		l leases are leases that	y Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
De	escribe your unexpired	personal property leases		Will the lease be assumed?
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			_
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			_
Le	ssor's name:			□ No □ Yes
	escription of leased operty:			_
art 3:	Sign Below			
	er penalty of perjury, I perty that is subject to		my intention about any	property of my estate that secures a debt and any personal
_	/s/ Jenny Altoro		_ x _	
S	Signature of Debtor 1		Sig	gnature of Debtor 1
	Date 1/16/2017 MM/DD/YYYY		Da	ate MM/DD/YYYY

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 52 of 67

B 203 (12/94)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern Distri	Ct of illinois	
In re	Jenny Altoro		Case No.	
	Debtor			(If known)
			Chapter	Chapter 7
			N OF ATTORNEY F	
compen	nsation paid to me within one	e year before the filing of the	fy that I am the attorney for the about petition in bankruptcy, or agreed to ation of or in connection w ith the	be paid to me, for services
For lega	al services, I have agreed to a	ccept		\$1,465.00
Prior to	the filing of this statement I	have received		\$0.00
Balance	e Due			\$1,465.00
2. The sou	urce of the compensation pai	d to me was:		
[Debtor	Other (specify)		
3. The sou	urce of the compensation pai	d to me is:		
[Debtor	Other (specify)		
	ave not agreed to share the al mbers and associates of my		n with any other person unless the	y are
└── mer		w firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
a. /			al service for all aspects of the bank advice to the debtor in determinin	
b. I	Preparation and filing of any	petition, schedules, stateme	nts of affairs and plan which may b	pe required;
c. I	Representation of the debtor	r at the meeting of creditors a	and confirmation hearing, and any a	adjourned hearings thereof;
6. By agree	ement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
	nat the foregoing is a comple his bankruptcy proceedings.	ete statement of any agreeme	nt or arrangement for payment to n	ne for representation of the
	1/16/2017		/s/ Jason Diaz	
	Date	_	Signature of Attorney	
			Semrad Law Firm	
1				

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

 You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 57 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Altoro, Jenny	Case No	Casa No.		
	Debtor(s)	Case NO			
		Chapter.	Chapter7		
	VERIFIC	CATION OF CREDITOR MATI	RIX		
Th knowledge		that the attached list of creditors is tru	e and correct to the best of their		
Date:	1/16/2017	/s/ Altoro, Jenny Altoro, Jenny Signature of Debte	or		

ONEMAIN 13608 Cicero Ave # C Crestwood, IL, 60445

WFFNATBANK PO BOX 94498 LAS VEGAS, NV, 89193

HOMEPRJVISA CSCL DISPUTE TEAM PO BOX 14517 DES MOINES, IA, 50306

SEARS/CBNA PO BOX 6282 SIOUX FALLS, SD, 57117

CBNA PO Box 6497 Sioux Falls, SD, 57117

SYNCB/OLDNAVYDC PO BOX 965005 ORLANDO, FL, 32896

SYNCB/ONDC 2 Folsom St San Francisco, CA, 94105

SOUTHWEST AIRLINES EFC PO BOX 35708 DALLAS, TX, 75235

SW AIR EFCU 2430 Shorecrest Dr Dallas, TX, 75235

CAPITAL ONE P O Box 30253 Salt Lake City, UT, 84130

CAP ONE 26525 N RIVERWOODS BLVD METTAWA, IL, 60045

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 59 of 67

BBY/CBNA PO BOX 6497 SIOUX FALLS, SD, 57117

KAY JEWELERS 375 GHENT RD FAIRLAWN, OH, 44333

DEPT OF ED/NAVIENT PO BOX 9635 WILKES BARRE, PA, 18773

PERSONAL FINANCE CO. 10945 S CICERO AVE OAK LAWN, IL, 60453

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,465.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Jenny Altoro Matter Number 504206-001 Initial:

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 61 of 67

the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 01/16/2017

Attornev

Client

Client

Jenny Altoro Matter Number 504206-001 Initial:

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 62 of 67

Debtor 1 Jenny	Altoro Middle Name Last N		number (if known)				
First Name		ame					
16. What kind of debts do	estions for Reporting Purposes 16a. Are your debts primarily con "incurred by an individual prin			- · · ·			
you have?	No. Go to line 16b.						
	Yes. Go to line 17. 16b. Are your debts primarily business debts? <i>Business debts</i> are debts that you incurred to obtain						
	money for a business or investment or through the operation of the business or investment.						
	No. Go to line 16c. Yes. Go to line 17.						
	16c. State the type of debts you owe that are not consumer debts or business debts.						
17. Are you filing under Chapter 7?	No. I am not filing under Chapter	7. Go to line 18.	areas and a second seco				
Do you estimate that after any exempt	Yes. I am filing under Chapter 7. E expenses are paid that funds						
property is excluded and administrative	☑ No.						
expenses are paid that	Yes.						
funds will be available for distribution to							
unsecured creditors?							
¹⁸ . How many creditors	 1-49	1,000-5,000		25,001-50,000			
do you estimate that	50-99	5,001-10,000		50,001-100,000			
you owe?	100-199	10,001-25,000		More than 100,000			
Examination of the second of t	200-999	, we want to recover the section of	THE AND STREET STATE OF THE STA	e engre e e enganggement e en ermer e en en en en en en engangementen en en			
19. How much do you	▼ \$0-\$50,000	\$1,000,001-\$10	Seemen	\$500,000,001-\$1 billion			
estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50	Bound	\$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion			
to be worth:	\$500,001-\$1 million	\$100,000,001-\$5	Sectional	More than \$50 billion			
OO III.	50-\$50,000	T \$1,000,001-\$10	million 🖂	\$500,000,001-\$1 billion			
20. How much do you estimate your	\$50,001-\$100,000	\$10,000,001-\$50	Succession	\$1,000,000,001-\$10 billion			
liabilities to be?	\$100,001-\$500,000	\$50,000,001-\$10	Same	\$10,000,000,001-\$50 billion			
e	\$500,001-\$1 million	\$100,000,001-\$5	500 million	More than \$50 billion			
Part 7: Sign Below			· · · · · · · · · · · · · · · · · · ·				
For you	I have examined this petition, and I correct.	declare under penalty of	f perjury that the in	formation provided is true and			
	If I have chosen to file under Chapt						
A LOVE OF THE PARTY OF THE PART	of title 11, United States Code. I ununder Chapter 7.	iderstand the relief avails	able under each ch	apter, and I choose to proceed			
The second secon	If no attorney represents me and I o	lid not pay or agree to pa	ay someone who is	not an attorney to help me fill			
	out this document, I have obtained	•					
	I request relief in accordance with the			•			
	I understand making a false statem connection with a bankruptcy case						
	both. 18 U.S.C. §§ 152, ₹341, 151	•		ap to 20 yours, of			
	* (a) Japan Altered VOIA	MI ODLANE X	•				
Park Printer	/s/ Jenny Altoro	My Mitem	Signature of Debtor	2			
	Executed on 1/16/20)7	U	Executed on				
	MM / DD / Y		A Service de la constant de la const	MM / DD / YYYY			

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 63 of 67

Fill in this infor	mation to identify your c	ase:		
Debtor 1	Jenny		Altoro	
Debtor 2	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name	Middle Name	Last Name	—
United States I	Bankruptcy Court for the:	Northern	District of Illinois	
Case number			(State)	
(If known)				Check if this is an
Official	Form 106De	eC		amended filing
Declarat	tion About an	— Individual Debte	or's Schedules	S 12/15
If two married	people are filing togeth	er, both are equally respon	sible for supplying corre	ct information.
	1341, 1519, and 3571.	ion with a bankruptcy case	can result in lines up to	o \$250,000, or imprisonment for up to 20 years, or both. 18
Did you p	pay or agree to pay some	eone who is NOT an attorne	y to help you fill out ban	ikruptcy forms?
No.				,
Yes.	Name of person		Attach Bankruptcy Signature (Official F	Petition Preparer's Notice, Declaration, and Form 119).
· · · · · · · · · · · · · · · · · · ·				
S. Carrier Co.				· ·
	enalty of perjury, I declar y are true and correct.	re that I have read the sum	mary and schedules filed	l with this declaration and
✗ /s/ Jenr	7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	ry actor	X Signature	of Daktor 2
Signature	of Debtor 1	J	Signatur	re of Debtor 2
Date 1/1	6/2017		Date	

MM/DD/YYYY

MM/DD/YYYY

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 64 of 67

Debtor 1	1 Jenny			Altoro	Case number (if known)		
	First Name		Middle Name	Last Name			
	Within 2 years before you filed for bankruptcy, did you creditors, or other parties.			ou give a financial stater	ment to anyone about your business? Include all financial institutions,		
	No Yes. Fill in the details below.						
L	1 100.7 11.11.11.0 00	icaio d'olorri		Date issued			
				pate issued			
	Name		· · · · · · · · · · · · · · · · · · ·	MM/ĐD/YYYY	_		
	Number Street			_			
	City	State	Zip Code				
	=						
Part 12	Sign Below						
true	ave read the answers on this Statement of Financial e and correct. I understand that making a false state tankruptcy case can result in fines up to \$250,000, on the state of			atement, concealing pro	perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.		
	Signature of Debtor 1			Signature of Debtor 2			
			- Land	U	Date		
	Date	1/16/2017	16/2017				
Did	you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
☑	No						
□	Yes						
Did	you pay or agree to	pay someo	ne who is not an a	attorney to help you fill o	ut bankruptcy forms?		
[7]	No						
범	Yes. Name of perso	n			Attach the Bankruptcy Petition Preparer's Notice,		
니	103. Name of perso	**			Declaration, and Signature (Official Form 119).		

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 65 of 67

otor	Jenny		Altoro	Case number (if
	First Name	Middle Name	Last Name	known)
		d Personal Property Leas		
rmat	ion below. Do not list	operty lease that you listed ir real estate leases. Unexpired I property lease if the trustee	l leases are leases that a	Contracts and Unexpired Leases (Official Form 106G), fill in the are still in effect; the lease period has not yet ended. You may U.S.C. § 365(p)(2).
Des	cribe your unexpired p	personal property leases		Will the lease be assumed?
Less	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:		generalis della medite semperalis se si	No Yes
	cription of leased perty:			
Les	sor's name:		average and the second of the	□ No □ Yes
	cription of leased perty:		,	
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	scription of leased perty:			
Les	ssor's name:	- Al - Al - 14 - 14		□ No □ Yes
	scription of leased perty:		VI	
Les	ssor's name:		and the state of t	No Yes
	scription of leased perty:			
	Sign Below		:	
Jnde orop	er penalty of perjury, I perty that is subject to	declare that I have indicated an unexpired lease.	l my intention about any	property of my estate that secures a debt and any personal
	/s/ Jenny Altoro	kuny alto	X Si	gnature of Debtor 1
D	Pate 1/16/2017 MM/DD/YYYY		Da	MM/DD/YYYY

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 66 of 67

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Altoro, Jenny	Case No	
	Debtor(s)	-	
		Chapter.	Chapter7
	VERIFICA	ATION OF CREDITOR MAT	RIX
TI nowledge	The above named Debtors hereby verify t e.	that the attached list of creditors is tr	ue and correct to the best of their
)ate:	1/16/2017	/s/ Altoro, Jenny Altoro, Jenny Signature of Deb	XXXXX

Case 17-01178 Doc 1 Filed 01/16/17 Entered 01/16/17 11:49:07 Desc Main Document Page 67 of 67

Debtor 1			Altoro	Case number	(if known)	
	First Name	Middle Name	Last Name	Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
Do n		ensation at if you contend that the amo by Act. Instead, list it here:	unt received was a benefi ↓	\$ <u>0.00</u>		
For y	ou.		\$0.00			
For y	our spouse		\$0.00			
bene	fit under the Social			s a \$ <u>0.00</u>		•
amoı paym intem	unt. Do not include rents received as a	r sources not listed above. any benefits received under to victim of a war crime, a crime to terrorism. If necessary, list of below.	he Social Security Act or against humanity, or	е	•	
***				<u> </u>		-
Total	amounts from sep	parate pages, if any.		+\$0.00	1	
11. Cal	Iculate your total	current monthly income. A	dd lines 2 through 10 for	\$3,988.36	+	\$3,988.36
	lumn. Then add th	e total for Column A to the to	tal for Column B.			
						Total current monthly income
Part 2:	Determine Wh	nether the Means Test A	pplies to You			•
		nt monthly income for the y				
		rrent monthly income from lir			Copy line 11 here →	\$3,988.36
	Multiply by 12 (the	e number of months in a year).			X 12
12b.	The result is your	annual income for this part of	the form.		121	s. <u>\$47,860.32</u>
13 Calc	ulate the median	family income that applies	to you. Follow these ste	98:		
Fill in	the state in which	you live.	Illinois	Anna A. V.A. million.		
Fill in	the number of pe	ople in your household.	Secretary of many contract of the process of the pr	to the day by a		
hous	sehold.	income for your state and size			1	3. <u>\$75,454.00</u>
instr	ind a list of applicat uctions for this forr v do the lines con	ole median income amounts, n. This list may also be availai	go online using the link spole at the bankruptcy clerk	pecified in the separate		
		ss than or equal to line 13. O	a tha tan of page 1. sheel	k box 1. There is no presumn	ition of abuse	
14a.	Go to Part 3.	oo ulan os equal to litle 15. O	i lie top of page 1, offect	. Sox 1, There is no presump		
14b.	Line 12b is m	ore than line 13. On the top and fill out Form 122A-2.	of page 1, check box 2, T	he presumption of abuse is d	letermined by Form 122A-2.	
Part 3:	Sign Below					
. a v.	J.3.1 DOIO11					
Ву	signing here, I dec	lare under penalty of perjury tl	nat the information on this	s statement and in any attach	ments is true and correct.	
	\					
×	/s/ Jenny Altoro	X DAMAA (20H2K	×		
-	Signature of Debto		J	Signature of Debtor 2		
	Data 4/40/0047	$() \cup ($		Date 1/16/2017		
	Date 1/16/2017 MM/DD/YYY	$\overline{\mathbf{w}}$		MM/DD/YYYY		
h	f you checked line	14a, do NOT fill out or file For	m 122A-2.			
. 11	i you checked line	14b, fill out Form 122A-2 and	a me it with this totti.	is the weather	,	